

## How to find out if your health plan covers birth control at no cost to you

- **If you bought your own plan or have a plan through your job:**

Call your plan to find out if the health care law has kicked in, which means it *is required to cover birth control at no cost to you*. (A plan is called “un-grandfathered” when the law requires it to cover birth control, and “grandfathered” when the law hasn’t kicked in, and it does not yet have to cover birth control for you.)

⇒ *Who should I call?*

Call your health plan. This phone number is on your insurance card. If your plan is through your job, you may be able to speak with someone in the Human Resources department.

⇒ *What if my questions aren’t answered?*

You can ask to speak with a supervisor, who may have more information.

⇒ *What should I say?*

See the phone script on the next page. These questions will help you find out if your plan covers birth control at no cost, and about the details of the plan. You do not have to follow every word on the script—it is just a guide.

- **If you have a government program like Medicaid or Medicare:**

We can explain your options. Contact us at 1-866-745-5487 or [coverher@nwlc.org](mailto:coverher@nwlc.org).

- **If your plan is through a religious organizations won’t cover birth control:**

There are special rules for these organizations. Visit [www.nwlc.org/specialrules](http://www.nwlc.org/specialrules) or contact us at 1-866-745-5487 or [coverher@nwlc.org](mailto:coverher@nwlc.org) to learn what you can do.

# COVERHER

The health care you need. The coverage you deserve.

NATIONAL WOMEN’S LAW CENTER

[CoverHer.org](http://CoverHer.org)

Q: Hi. I understand that under the health care law, new health plans must provide coverage for all FDA-approved birth control with no extra costs, like co-pays or deductibles. Can you tell me if my plan covers this, or whether the health care law hasn't kicked in for my plan and it is not required to cover this?

Health care law has kicked in and should cover birth control at no cost to you. (Called "ungrandfathered")

Q: That means the plan should cover birth control with no extra costs? Why am I still being charged for my birth control?

Your plan says it is not required to follow the new law.

Q: Do you know why the plan is not following this requirement?

Some plans don't have to and some plans don't want to because they say it is against their religion.

Contact us at 1-866-745-5487 or [coverher@nwlc.org](mailto:coverher@nwlc.org).

Your plan doesn't cover your type birth control.

Q: Where should I send an appeal letter about my birth control not being covered?

To find an appeal letter:

- Go to [www.nwlc.org/CoverHer](http://www.nwlc.org/CoverHer) to get a template appeal letter.
- Contact us at 1-866-745-5487 or [coverher@nwlc.org](mailto:coverher@nwlc.org) for help.

## How to Find Out What Your Health Plan Covers: Script for Calling Your Health Insurance Plan

Health care law has not kicked in and does not yet have to cover birth control at no cost to you. (Called "grandfathered")

Q: Do you know if the plan will still be providing birth control without additional costs?

YES.

Ask for more details to find out if your birth control is covered (see possible questions below).  
Also, talk with your health care provider about the best choice for you.

- Can I find out if a type of birth control pill will be covered without co-pay?
- Can I see the formulary to know if my birth control is covered? (This is the list of what is covered.)
- Is IUD placement covered without co-pays, including the doctor visits and procedure?

NO.

These plans do not have to cover birth control with no extra costs.  
If you have a plan through your job, find out when the next "open enrollment" is. At that time, you can ask if the law has kicked in and must cover your birth control, or look at other plan options.